

Description	30th June 2021	
CAPITAL	FORMULA	RESULT
Leverage Ratio	Capital / Total Assets	18,75%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	14,50%
Tier 1 Capital	Equity Base / Risk Weighted Assets	19,54%
<b>QUALITY OF ASSETS</b>		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	5,28%
Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total Loan (Gross)	27,24%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	96,62%
<b>MANAGEMENT</b>		
Cost of Structure	Operational Costs / Banking Product	72,22%
Operating Costs	Administrative Costs / Banking Product	60,53%
Efficiency Ratio	Production Assets / No. of Workers	38.781
<b>RESULT</b>		
Profit Margin Ratio	Profit Margin / Average Productive Assets	3,01%
Return on Assets (ROA)	Net Income / Average Assets	0,86%
Return on Equity (ROE)	Net Income / Average Equity	4,84%
<b>LIQUIDITY</b>		
Net Assets Ratio	Net Assets / Total Assets	32,13%
Asset Transformation Ratio	Total Loan / Total Deposits	91,29%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	36,38%

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